

# Mutsko Insurance Services

*Insurance for all ages and stages*

Newsletter, Volume 1, Issue 4

April, 2008



*Dear Customers,*

*I will be away from my office for business purposes, beginning Saturday April 12 and returning Monday April 28, 2008.*

*Laura Mutsko*

Dear Friends,

Spring. In Northeast Ohio, April and springtime can bring us just about any weather we can imagine. We hope for warm sunshine, breezes and spring flowers, but we always have to be prepared for showers, winds and remnants of winter cold.

The same goes for the changing seasons of our lives. All of us hope that things will run smooth. But we need to be prudent and have back up plans in place to protect us. Insurance, whether it is Life insurance, Health insurance, or Long-Term Care insurance, provides us with the basic back-up plans and peace of mind to face the changing seasons of our lives.

As our lives change, so should our back-up plans. When you look at your insurance needs and consider making changes, please give me a call. I will be happy to discuss the options you are considering.

I am always searching for new products that will offer you the best insurance choices available today. Together, we will find the back-up plans that work best for you.

*Laura Mutsko*

***The greatest compliment you can give me is the referral of your family, friends, and business associates.***

## ***Class Helps Prepare Baby Boomers for Retirement & Medicare Enrollment***

Northeast Ohio businesses are being encouraged to offer classes to help prepare their employees for Medicare enrollment. ***Getting Started with Medicare***, a class offered by Laura Mutsko, is an opportunity for employees and H.R. Professionals to learn the most up-to-date information about Medicare.

***Getting Started with Medicare*** helps people prepare for retirement and make informed decisions about their health care coverage. The class offers the fundamental information about Medicare Parts A, B, C, and D.

“I encourage Human Resource Professionals to offer this class in the workplace,” said Laura Mutsko. Even when employees plan to work after turning age 65, there may be money-saving opportunities for both the employee and the employer they need to be aware of.”

***Getting Started with Medicare*** is being presented at colleges, libraries and community programs throughout Northeast Ohio. In April classes will be presented at the following locations. Please call ahead for complete registration information:

4/03	Lakeland Community College	6:30 – 8:30 PM
4/05	Solon Community Education	10:00 – 12 Noon
4/08	Lakeland Community College	10:00 – 12 Noon
4/09	Mayfield Community Education	7:00 – 9:00 PM
4/09	Berea Community Education	6:30 – 8:30 PM
4/10	Fairport Harbor	10:00 – 12 Noon
4/29	Eastlake Library	10:00 – 12 Noon
4/30	Shore Cultural Center, Euclid	6:30 – 8:30 PM

**For a complete list of upcoming classes go to [www.mutskoinsurance.com/seminars](http://www.mutskoinsurance.com/seminars)**

## You must file 2007 Federal Tax Return To receive Economic Stimulus Payment

People who do not normally need to file a tax return, but received at least \$3,000 from Social Security benefits, veteran's benefits, certain railroad retirement benefits and/or earned income in 2007, must submit a simplified version of a 1040A tax form to the IRS in order to receive the economic stimulus payment.

The minimum payment for this group from the government will be \$300 for an individual and \$600 for a couple filing jointly.

All communications will come from the IRS in writing. Avoid providing information to organizations or people who communicate in other ways. The IRS will never call or e-mail asking for your Social Security number or bank account information.

Always contact the IRS directly with any questions. To do that, you can call toll free, 800-829-1040 or go to the agency's Web site, [www.irs.gov](http://www.irs.gov).

## First Diagnosis Cancer

For those diagnosed with cancer, many non-hospital bills will not be covered by your primary medical insurance. First Diagnosis Cancer can help serve as a safety net by providing cash directly to policyholders.

The one time cash benefit per covered person may be used for insurance deductibles and co-payments, treatment from out-of-network providers, travel expenses, lost pay, child care costs, loans and even the mortgage. Issued to ages 0-85 and guaranteed renewable, you have a choice of two lump sum benefit levels; \$15,000 or \$25,000 which is payable regardless of other insurance.

**Call Laura Mutsko, 440-951-6200  
for more details.**

## BenefitsCheckUp

Millions of older Americans — especially those with limited incomes — are eligible for but not receiving benefits from existing federal, state and local programs. They simply do not know they are eligible for assistance to help them pay for utilities, health care, rent, prescription drugs, and other needs.

The National Council on Aging (NCOA) has set up a comprehensive website to help people determine what programs and services are available to them. The screening service, called BenefitsCheckUp, is free, safe and completely confidential.

For more information or to conduct a self-screening go to [www.benefitscheckup.org](http://www.benefitscheckup.org).

### Mutsko Insurance Services

#### Insurance for All Ages and Stages

Medicare Advantage ♦ Life ♦ Health ♦ Dental  
Medigap ♦ Annuities

38322 Apollo Parkway ♦ Willoughby, Ohio

Telephone: 440-951-6200

[Mutsko@MutskoInsurance.com](mailto:Mutsko@MutskoInsurance.com)

### Friends of Mutsko Insurance Services

*We enjoy doing business with people and companies who share our standards and serve their customers with honesty and respect. In each newsletter, we will be introducing businesses we recommend. We are pleased to introduce:*

### Angels In Waiting Home Care

Angels In Waiting Home Care is a locally owned home care company, serving all of Northeast Ohio. Angels in Waiting offers a full range of services including assistance with daily living, medical assistance, meal preparation, personal care assistance, errands, companionship & more.

The people at Angels In Waiting Home Care believe in an individual's right to be treated with dignity and respect during times of need and believe professional nurturing care can be provided at home.

**East  
216-221-9777**

**West  
440-946-0349**